

From: Tim Cretsinger

Sent: Thursday, April 06, 2006 4:11 PM

To: Public Hearing

Subject: Bank of Wal-Mart

Martin J Gruenberg

FDIC Board of Directors

We are very concerned about the proposed Bank of Wal-Mart. Where will it end? How much of everything does Wal-Mart need? Isn't it bad enough that our main streets are ghost towns and our jobs are all in China? If Wal-Mart gets more of a chunk of the financial world, what will happen to our Community banks that keep our communities intact. It should not always be about the bottom line.

Wal-Mart gives the impression that they offer more for less, but what they really do is cheapen everything; people, places and things, service, integrity and ingenuity. Their motto seems to say "one mind, one goal, one look" and ugly uniformity is spread upon the land because they have taken the flavor of originality and their products are cheap and ugly and meant to last a short time only furthering the "throw away" mentality of our corrupted society, a heavy price to pay for the almighty dollar.

Wal-Mart is already more powerful than our own Government, their own bank will blow even that out of the water.

Thanks for listening & we're hoping that the Board of directors attends this vital meeting –

Tim & Lisa Cretsinger